

CHAMBERS BANCSHARES, INC.

	CPP Disbursement Date 05/29/2009	RSSD (Holding Company) 1141487	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$711	\$1,010	42.0%		
Loans	\$573	\$737	28.6%		
Construction & development	\$137	\$104	-23.9%		
Closed-end 1-4 family residential	\$94	\$174	84.9%		
Home equity	\$0	\$2	844.8%		
Credit card	\$0	\$0			
Other consumer	\$6	\$22	286.0%		
Commercial & Industrial	\$108	\$93	-13.3%		
Commercial real estate	\$163	\$225	38.5%		
Unused commitments	\$15	\$34	129.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$38	\$42	10.9%		
Cash & balances due	\$9	\$58	519.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$633	\$930	46.8%		
Deposits	\$589	\$878	49.0%		
Total other borrowings	\$40	\$46	14.2%		
FHLB advances	\$40	\$46	14.2%		
Equity					
Equity capital at quarter end	\$78	\$80	2.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.3%	7.4%	--		
Tier 1 risk based capital ratio	12.0%	9.5%	--		
Total risk based capital ratio	13.2%	10.5%	--		
Return on equity ¹	-29.3%	43.6%	--		
Return on assets ¹	-3.3%	3.8%	--		
Net interest margin ¹	4.2%	4.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	187.4%	152.0%	--		
Loss provision to net charge-offs (qtr)	109.2%	-344.4%	--		
Net charge-offs to average loans and leases ¹	3.8%	1.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	6.9%	1.6%	3.9%	0.8%	--
Closed-end 1-4 family residential	2.6%	3.8%	0.2%	0.7%	--
Home equity	0.0%	0.0%	0.0%	1.7%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.1%	1.7%	0.1%	0.3%	--
Commercial & Industrial	0.1%	0.2%	0.0%	0.0%	--
Commercial real estate	0.4%	0.8%	0.0%	0.0%	--
Total loans	2.3%	2.0%	1.0%	0.3%	